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IN THE
UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s): Robert E. Sutton

Examiner:

Application No.: 09/896,705

Group Art Unit: 2161

Filing Date: June 29, 2001

Title: METHOD FOR PROVIDING FINANCIAL AND RISK MANAGEMENT

ASSISTANT COMMISSIONER FOR PATENTS
Washington, D.C. 20231

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PRELIMINARY AMENDMENT A

Sir:

Prior to examination, please amend the above-identified application as follows:

In the claims:

Cancel claims 1-21 without prejudice in favor of a continuing, divisional or reissue application.

Add new claims 22-28 as follows:

- A1
22. (New) A method of managing risk in making vehicle loans on vehicles to credit impaired borrowers on a loan-by-loan basis comprising:
- establishing a financial service provider to manage said risk, said financial service provider providing services comprising:
 - qualifying said credit-impaired borrowers using underwriting guidelines;
 - locating financial institutions desiring to make said vehicle loans;